

WHAT IS CLAIMED IS:

1. An apparatus for activating a security module in a set-top terminal purchased from a retailer, the apparatus comprising:
 - a set-top terminal provided to a customer; and
 - a security device retrieved by said retailer and provided to said customer, said security device being activated when said retailer obtains credit information from said customer, performs a credit check on said customer, establishes an account with a system operator, and retrieves an activation key.
2. The apparatus of claim 1, wherein:
 - said security device includes a serial number that is registered with said system operator.
3. The apparatus of claim 2, wherein:
 - said security device contains therein a physical layer key.
4. The apparatus of claim 3, wherein:
 - said physical layer key cannot be read if said security device is disassembled.
5. The apparatus of claim 1, wherein:
 - said security device contains therein said activation key.
6. A method for activating a security module in a set-top terminal purchased from a retailer, the method comprising:
 - providing a set-top terminal to a customer;
 - retrieving a security device;
 - activating said security device whereby said retailer obtains credit information from said customer, performs a credit check on said customer, establishes an account with a system operator, and retrieves an activation key; and
 - providing security device to said customer.

7. The method of claim 6, wherein:

said security device is a removable module that is inserted into said set-top terminal to permit reception of the services from said system operator.

8. The method of claim 7, wherein:

said security device includes a serial number that is registered with said system operator.

9. The method of claim 7, wherein:

said security device is retained by said retailer prior to said step of activating.

10. The method of claim 7, wherein:

said security device contains therein a pre-registered physical layer key when provided to said retailer.

11. The method of claim 10, wherein:

said physical layer key cannot be read if said security device is disassembled.

12. The method of claim 6, wherein:

said activation key permits receipt of premium services from said system operator.

13. The method of claim 6, wherein:

said retailer enters said activation key into said security device.

14. The method of claim 6, wherein:

said activation key is a key that is downloaded to the security device.

15. A method of doing business comprising:

purchasing a set-top terminal and security module from a retailer, and said security module permitting access to said system service providing security against unauthorized reception of said system service, said set-top terminal receiving system service, and said system service being provided by a system operator;

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obtaining consumer credit data, a retailer of said set-top terminal obtaining said consumer credit data from a purchaser of said set-top terminal and security module;
 requesting said system service from said system operator;
 performing a risk assessment on said purchaser for said system services being requested; and
 establishing a service account with said system operator.

16. The method of claim 15, further comprising:
 retrieving said security module, said security module being retrieved by said retailer from a storage area.

17. The method of claim 15, wherein said security module and the set-top terminal each have a separate and unique serial number.

18. The method of claim 15, wherein said security module has a physical layer key.

19. The method of claim 15, wherein in said step of requesting system service, said retailer receives a request for said system service.

20. The method of claim 15, wherein in said step of requesting system service, said service provider receives a request for said system service.

21. The method of claim 15, wherein in said step of requesting system service, said purchaser makes a request for said system service during said step of purchasing a set-top terminal and security module.

22. The method of claim 15, wherein in said step of requesting system service, said purchaser makes a request for said system service after said step of purchasing a set-top terminal and security module.

23. The method of claim 15, further comprising:
 retrieving an activation key from a secure key database;

supplying said activation key to said retailer; and
loading said activation key into said security module.

24. The method of claim 23, wherein an access control administrator commands a secure server to prompt said secure key database to retrieve said activation key, said access control administrator being one of an access controller affiliated with said system operator, an independent service provider, and a control administrator affiliated with a manufacturer of said set-top terminal.

25. The method of claim 24, wherein said access control server is located with said access control administrator.

26. The method of claim 24, wherein said access control server is located with said retailer.

27. The method of claim 24, wherein said access control server is located with said is part of an enterprise network.

28. The method of claim 15, wherein said account is established upon a determination that said purchaser meets criteria established by said system operator.

29. The method of claim 15, wherein said service operator prompts an access controller affiliated with said system operator to register the serial number for said set-top terminal 106 and the serial number for said security module.

30. The method of claim 15, wherein in said step of establishing an account, said service operator prompts a billing system to add said set-top terminal and said security module to a billing system database.

31. The method of claim 15, wherein in said step of establishing an account, said system operator notifies an access control administrator that said retailer can authorize said security module.

32. The method of claim 31, wherein said access control administrator prevents reception of said system services through the use an unauthorized security module.

33. The method of claim 31, wherein said access control administrator is one of an access controller affiliated with said system operator, an independent service provider, and a control administrator affiliated with a manufacturer of said set-top terminal.

34. The method of claim 15, wherein said retailer is from the group comprising an electronic equipment manufacture, a commercial retail outlet, a vendor not affiliated with a service provider, an electronics store, a department store, any physical store where set-top terminals are sold, virtual store.

35. The method of claim 34, wherein said virtual store does business by way of the internet.

36. The method of claim 15, wherein a purchaser of said set-top terminal and said security module receives card, said card being from the group comprising a credit card and a debit card.

37. The method of claim 36, wherein said card is used to purchase programming content offered by said system operator.

38. The method of claim 36, wherein said card is a promotional aid to stimulate sales of goods.

39. The method of claim 36, wherein said card is a promotional aid to stimulate sales of services.

40. The method of claim 15, wherein in said step of obtaining consumer data, a purchaser of said set-top terminal and said security module provides a subscription service agreement and consumer credit data.

41. The method of claim 15, wherein in said step of performing a risk assessment, said consumer credit data is used to perform a customer verification check on said purchaser.

42. The method of claim 15, wherein in said step of performing a risk assessment, said retailer provides a conclusion of creditworthiness to said system operator.

43. A method of doing business comprising:
obtaining data from a purchaser of a set-top terminal or system service;
providing said data to a merchant of said set-top terminal or a service provider of said system service, said purchaser receiving a benefit in return for providing said data.

44. The method of claim 43, wherein said data is information regarding the use of said set-top terminal.

45. The method of claim 43, wherein said data is information regarding the use of said system service.

46. The method of claim 43, wherein said benefit is received from said merchant.

47. The method of claim 43, wherein said benefit is received from said service provider.